

Norgaard O'Boyle
184 Grand Avenue
Englewood, New Jersey 07631
Telephone Number (201) 871-1333
Telecopier Number (201) 871-3161
Attorneys for Debtor
By: Brian G. Hannon, Esq. (BGH – 3645)

In Re:

Tracy E. Ralph

Debtor.

UNITED STATES BANKRUPTCY
FOR THE DISTRICT OF NEW JERSEY
NEWARK VICINAGE

Chapter 13

Case No. 17-27833 (RG)

HEARING DATE: July 18, 2018

**CERTIFICATION IN RESPONSE TO THE STANDING TRUSTEE'S OPPOSITION TO
THE MOTION TO APPROVE LOAN MODIFICATION**

I, Brian G. Hannon, Esq. certifies as follows:

1. I am a partner of Norgaard O'Boyle, counsel to the Debtor in the above-referenced matter. I write this certification in response to the opposition filed by the Standing Trustee to the Motion to Approve Loan Modification.

2. Standing Trustee filed her opposition to the Motion to Approve Loan Modification stating that an amended plan should be filed to reflect the additional surplus created by the loan modification. The Debtor has filed a modified Chapter 13 plan which increases the monthly payment to the trustee moving forward due to the additional surplus created by the modified mortgage payment amount.

3. That being said, the Debtor's Motion to Approve Loan Modification should be granted accordingly.

I certify that the foregoing statements are true. I am aware that if the foregoing statements are willfully false, I am subject to punishment.

NORGAARD O'BOYLE
Attorney for the Debtor

Dated: June 12, 2018

By: /s/ Brian G. Hannon
Brian G. Hannon, Esq.